



BEARFACTS 1995 – 2005

St. Cloud (MSA) [41060]

St. Cloud is one of 363 Metropolitan Statistical Areas (MSAs) in the nation. Its 2005 population of 181,458 ranked 219th in the nation.

PER CAPITA PERSONAL INCOME

In 2005 St. Cloud had a per capita personal income (PCPI) of \$28,741. This PCPI ranked 219th in the United States and was 83 percent of the national average, \$34,757. The 2005 PCPI reflected an increase of 1.6 percent from 2004. The 2004-2005 national change was 4.9 percent. In 1995 the PCPI of St. Cloud was \$18,726 and ranked 278th in the United States. The 1995-2005 average annual growth rate of PCPI was 4.4 percent. The average annual growth rate for the nation was 4.2 percent.

TOTAL PERSONAL INCOME

In 2005 St. Cloud had a total personal income (TPI) of \$5,215,342*. This TPI ranked 215th in the United States. In 1995 the TPI of St. Cloud was \$2,981,656* and ranked 230th in the United States. The 2005 TPI reflected an increase of 2.8 percent from 2004. The 2004-2005 national change was 5.9 percent. The 1995-2005 average annual growth rate of TPI was 5.8 percent. The average annual growth rate for the nation was 5.3 percent.

COMPONENTS OF TOTAL PERSONAL INCOME

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of St. Cloud. In 2005 net earnings accounted for 70.7 percent of TPI (compared with 68.4 in 1995); dividends, interest, and rent were 15.6 percent (compared with 18.7 in 1995); and personal current transfer receipts were 13.7 percent (compared with 12.9 in 1995). From 2004 to 2005 net earnings increased 2.1 percent; dividends, interest, and rent increased 3.1 percent; and personal current transfer receipts increased 5.7 percent. From 1995 to 2005 net earnings increased on average 6.1 percent each year; dividends, interest, and rent increased on average 3.9 percent; and personal current transfer receipts increased on average 6.3 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in St. Cloud increased from \$4,229,945* in 2004 to \$4,352,342* in 2005, an increase of 2.9 percent. The 2004-2005 national change was 5.4 percent. The average annual growth rate from the 1995 estimate of \$2,415,223* to the 2005 estimate was 6.1 percent. The average annual growth rate for the nation was 5.5 percent.

**Note: All income estimates with the exception of PCPI are in thousands of dollars, not adjusted for inflation.*

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